

TITLE OF THE INVENTION
**METHOD AND APPARATUS FOR AUTHORIZING
THE TRANSFER OF INFORMATION**

ABSTRACT OF THE DISCLOSURE

5 The present invention overcomes deficiencies in the prior art by providing a PIN-based system for managing delivery of privileged information, which utilizes "third-party" authorization. In one embodiment this system includes the use of three separate parties, a First Party, a Second Party, and a Third Party. The First Party initially
10 "registers" with the Second Party by providing self-authenticating core registration information. This registration provides the First Party with a first set of privileges. The First Party may then ask for a PIN number in order to obtain a second set of privileges to observe information provided by the Second Party which is related to a Third Party. In requesting the PIN, the First Party must provide additional registration information
15 (beyond the core information) to the Second Party relating to the Third Party, which the Second Party can authenticate due to an existing relationship which can be checked. The Second Party then forwards the PIN request to the Third Party along with the First Party's basic registration information. A PIN administrator at the Third Party's location can be designated by the First or the Third party. The Third Party then can decide
20 whether to forward the PIN to the First Party. If the PIN is so forwarded, the First Party then may use the PIN to gain the requested additional access privileges. The second set of privileges can be dynamically modified by the Third Party. Although at least three parties can be involved, two of these parties could be the same.

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